

Information to identify the case:

Debtor 1 **Robert E Monigold**

First Name Middle Name Last Name

Debtor 2

(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Northern District of Illinois**

Case number: **18-82167**

Social Security number or ITIN **xxx-xx-8887**

EIN --_-----

Social Security number or ITIN -----

EIN --_-----

Date case filed for chapter **7 10/11/18**

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Robert E Monigold	
2. All other names used in the last 8 years		
3. Address	4405 Berkshire Close Rockford, IL 61114	
4. Debtor's attorney Name and address	James E Stevens Barrick, Switzer, Long, Balsley & Van Ev 6833 Stalter Drive Rockford, IL 61108	Contact phone 815-962-6611 Email: jimstevens@bslbv.com
5. Bankruptcy trustee Name and address	Bernard J Natale Bernard J. Natale, Ltd. Edgebrook Office Center 1639 N Alpine Rd Suite 401 Rockford, IL 61107	Contact phone 815-964-4700 Email: natalelaw@bjnatalelaw.com

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	Western Division 327 South Church Street Rockford, IL 61101	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays. Contact phone 1-866-222-8029 Date: 10/12/18
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	November 27, 2018 at 10:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. Debtors must bring a picture ID and proof of their Social Security Number.	Location: 308 West State Street, Room 40, Rockford, IL 61101
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 1/28/19 You must file a complaint: <ul style="list-style-type: none"> if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline to object to exemptions: Filing deadline: 30 days after the conclusion of the meeting of creditors The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Robert E Monigold
 Debtor

Case No. 18-82167-TML
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-3

User: kcollopyn
 Form ID: 309A

Page 1 of 1
 Total Noticed: 18

Date Rcvd: Oct 12, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 14, 2018.

db +Robert E Monigold, 4405 Berkshire Close, Rockford, IL 61114-6104
 27154087 +Codilis & Associates, P.C., 15W030 North Frontage Road, Ste 100, Burr Ridge, IL 60527-6921
 27154090 +Juniper, POB 60517, City of Industry, CA 91716-0517
 27154095 +MIDLAND STATES BANK, 1201 NETWORK CENTRE DRIVE, Effingham, IL 62401-4677
 27154093 Menards, Capital One Retail Services, POB 71106, Charlotte, NC 28272-1106
 27154096 +Nationstar Mtg LLC, dba Mr. Cooper, 8950 Cypress Waters Blvd., Coppell, TX 75019-4620
 27154097 Nissan Motor Acceptance Corp., Bankruptcy Dept., POB 660366, Dallas, TX 75266-0366
 27154099 +Personal Finance Co., 5411 E. State Street, Suite 4, Rockford, IL 61108-2908
 27154100 +Swedish American, Medical Group, POB 78627, Milwaukee, WI 53278-8627

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: jimstevens@bslbv.com Oct 13 2018 01:32:15 James E Stevens,

Barrick, Switzer, Long, Balsley & Van Ev, 6833 Stalter Drive, Rockford, IL 61108
 tr +EDI: QBJNATALE.COM Oct 13 2018 05:13:00 Bernard J Natale, Bernard J. Natale, Ltd.,
 Edgebrook Office Center, 1639 N Alpine Rd, Suite 401, Rockford, IL 61107-1481
 27154083 +EDI: CAPITALONE.COM Oct 13 2018 05:13:00 Capital One Services, LLC, POB 30285,
 Salt Lake City, UT 84130-0285
 27154085 +EDI: RMSC.COM Oct 13 2018 05:13:00 Care Credit, Synchrony Bank, POB 960061,
 Orlando, FL 32896-0061
 27154086 +EDI: CHRM.COM Oct 13 2018 05:13:00 Chrysler Capital, Bankruptcy Deptmt, POB 961278,
 Ft. Worth, TX 76161-0278
 27154088 +EDI: CRFRSTNA.COM Oct 13 2018 05:13:00 Credit First N.A., POB 81344,
 Cleveland, OH 44188-0001
 27154089 EDI: ESSSL.COM Oct 13 2018 05:13:00 Dish Network, Dept. 0063, Palatine, IL 60055-0063
 27154091 +EDI: CBSKOHLS.COM Oct 13 2018 05:13:00 Kohl's Payment Center, POB 2983,
 Milwaukee, WI 53201-2983
 27154094 +EDI: MERRICKBANK.COM Oct 13 2018 05:13:00 Merrick Bank, POB 660702,
 Dallas, TX 75266-0702

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

27154092 Mark Malvesti, 4405 Berkshire Close, IL 61116
 27154084* +Capital One Services, LLC, POB 30285, Salt Lake City, UT 84130-0285
 27154098* Nissan Motor Acceptance Corporation, Bankruptcy Department, POB 660366,
 Dallas, TX 75266-0366

TOTALS: 1, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 14, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 12, 2018 at the address(es) listed below:

Bernard J Natale natalelaw@bjnatalelaw.com, bnatale@ecf.epiqsystems.com
 James E Stevens on behalf of Debtor 1 Robert E Monigold jimstevens@bslbv.com, dharris@bslbv.com
 Patrick S Layng USTPRegion11.MD.ECF@usdoj.gov

TOTAL: 3